

United States Bankruptcy Court
Northern District of Ohio

In re:
Reginald Rucker
Darlene Rucker
Debtors

Case No. 18-17036-jps
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 37

Date Rcvd: Nov 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2018.

db/db +Reginald Rucker, Darlene Rucker, 4517 Saint Germain Blvd.,
Warrensville Heights, OH 44128-6205
25761417 +Alpha Recovery Corp., 6912 S. Quentin St., Unit 10, Englewood, CO 80112-4531
25761418 +Attorney General of the U.S., U.S. Dept. of Justice Tax Division,
Civil Trial Section, Northern Reg., P.O. Box 55, Ben Franklin Station,
Washington, DC 20044-0055
25761419 +Bedford Municipal Court, 165 Center Road, Bedford, OH 44146-2898
25761420 +Berndt & Associates, P.C., 30500 Van Dyke Avenue, Suite 702, Warren, MI 48093-2114
25761421 +Brian J. Green, Signature Square 11, Suite 220, 25101 Chagrin Blvd.,
Beachwood, OH 44122-5656
25761425 +D&A Services, 1400 E. Touhy Avenue, Suite G2, Des Plaines, IL 60018-3338
25761427 +FirstCredit, Inc., P.O. Box 630838, Cincinnati, OH 45263-0838
25761433 +Mercantile Innovative Solutions, 165 Lawrence Bell Drive, Suite 100,
Buffalo, NY 14221-7900
25761435 +Michael C. Hennenberg, 5910 Landerbrook Drive, Suite 200, Cleveland, OH 44124-6500
25761437 +North East Auto Credit LLC, 5700 Brookpark Road, Cleveland, OH 44129-1200
25761438 +Office of the U.S. Attorney, Attn: Bankruptcy Section, Carl B. Stokes U.S. Courthouse,
801 West Superior Ave., Suite 400, Cleveland, OH 44113-1852
25761439 +Office of the U.S. Attorney, Attn: Financial Litigation Unit,
Carl B. Stokes U.S. Court House, 801 W. Superior Ave., Suite 400, Cleveland, OH 44113-1852
25761441 +Patriot Security Systems, Inc., 8584-B #306 East Washington St.,
Chagrin Falls, OH 44023-5369
25761442 +Phillips & Cohen Associates, Ltd., Mail Stop: 146, 1002 Justison Street,
Wilmington, DE 19801-5148
25761443 +RKB Finance, LLC, 3690 Orange Place, Suite 420, Beachwood, OH 44122-4438
25761444 +Sean Burke, 25101 Chagrin Blvd., Suite 220, Beachwood, OH 44122-5656
25761445 +Shapero & Green LLC, 25101 Chagrin Boulevard, Suite 220, Beachwood, OH 44122-5656
25761446 +The LGM Company Inc., 5755 Granger Road, Suite 777, Independence, OH 44131-1459
25761447 +U.S. Clerk of Courts for the, Northern District of Ohio, 801 W. Superior Avenue,
Suite 100, Cleveland, OH 44113-1830
25761448 +US Bank, CRA Management, P.O. Box 3447, Oshkosh, WI 54903-3447

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: kblaw123@gmail.com Nov 28 2018 22:45:25 Keith L. Borders,
3401 Enterprise Parkway, Suite 340, Beachwood, OH 44122

tr +EDI: QSSTEIN.COM Nov 29 2018 03:23:00 Sheldon Stein, S. Stein Company LLC,
50 Public Square, Suite 2200, Post Office Box 5606, Cleveland, OH 44101-0606
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Nov 28 2018 22:46:21 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
25761416 +EDI: GMACFS.COM Nov 29 2018 03:23:00 Ally Financial, P.O. Box 380901,
Minneapolis, MN 55438-0901
25761422 +EDI: CAPITALONE.COM Nov 29 2018 03:24:00 Capital One Bank, 10700 Capital One Way,
Glen Allen, VA 23060-9243
25761423 EDI: CHASE.COM Nov 29 2018 03:24:00 Chase Card Services, P.O. Box 15298,
Wilmington, DE 19850-5298
25761424 +EDI: RCSFNBMARIN.COM Nov 29 2018 03:24:00 Credit One Bank, P.O. Box 98872,
Las Vegas, NV 89193-8872
25761426 EDI: DISCOVER.COM Nov 29 2018 03:24:00 Discover Bank, P.O. Box 15316,
Wilmington, DE 19850
25761428 +E-mail/Text: bankruptcy@huntington.com Nov 28 2018 22:47:17 Huntington Mortgage,
P.O. Box 1558, Dept. EAW25, Columbus, OH 43216-1558
25761430 EDI: IRS.COM Nov 29 2018 03:24:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
25761431 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Nov 28 2018 22:49:12
JH Portfolio Debt, 5757 Phantom Drive Ste 225, Hazelwood, MO 63042-2429
25761432 +E-mail/Text: bk@lendingclub.com Nov 28 2018 22:48:19 Lending Club Corp., 71 Stevenson,
Suite 300, San Francisco, CA 94105-2985
25761434 +EDI: MERRICKBANK.COM Nov 29 2018 03:23:00 Merrick Bank, P.O. Box 9201,
Old Bethpage, NY 11804-9001
25761436 +E-mail/Text: bnc@nordstrom.com Nov 28 2018 22:45:59 Nordstrom/TD Bank,
13531 E. Caley Avenue, Englewood, CO 80111-6505
25761440 E-mail/Text: Bankruptcy.notices@tax.state.oh.us Nov 28 2018 22:48:36
Ohio Department of Taxation, ATTN: Bankruptcy Division, P.O. Box 530,
Columbus, OH 43266-0030
25761449 +E-mail/Text: BKRMailOps@weltman.com Nov 28 2018 22:47:47
Weltman, Weinberg & Reis Co., L.P.A., 965 Keynote Circle, Independence, OH 44131-1829
TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0647-1

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 37

Date Rcvd: Nov 28, 2018

25761429* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Insolvency Group 6,
1240 East Ninth Street, Room 493, Cleveland, OH 44199)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2018 at the address(es) listed below:

Keith L. Borders on behalf of Debtor Darlene Rucker kblaw123@gmail.com,
kblaw123@ecf.courtdrive.com;r43582@notify.bestcase.com
Keith L. Borders on behalf of Debtor Reginald Rucker kblaw123@gmail.com,
kblaw123@ecf.courtdrive.com;r43582@notify.bestcase.com
Sheldon Stein ssteindocs@gmail.com,
sstein@ecf.epiqsystems.com;sheldon@steintrustee.com;kristine@steintrustee.com

TOTAL: 3

Information to identify the case:

Debtor 1	Reginald Rucker	Social Security number or ITIN	xxx-xx-0275
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Darlene Rucker	Social Security number or ITIN	xxx-xx-6072
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Northern District of Ohio		Date case filed for chapter 7 11/26/18	
Case number: 18-17036-jps			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Reginald Rucker	Darlene Rucker
2. All other names used in the last 8 years	aka Reggie Rucker	
3. Address	4517 Saint Germain Blvd. Warrensville Heights, OH 44128	4517 Saint Germain Blvd. Warrensville Heights, OH 44128
4. Debtor's attorney Name and address	Keith L. Borders 3401 Enterprise Parkway Suite 340 Beachwood, OH 44122	Contact phone 216-766-5704 Email: kblaw123@gmail.com
5. Bankruptcy trustee Name and address	Sheldon Stein S. Stein Company LLC 50 Public Square, Suite 2200 Post Office Box 5606 Cleveland, OH 44101	Contact phone (216) 696-7449 Email: ssteindocs@gmail.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . www.ohnb.uscourts.gov .	United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114-1235	Hours open 9:00 AM – 4:00 PM Contact phone 216-615-4300 Date: 11/28/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 4, 2019 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. <p style="text-align: center;">*** Valid photo identification required *** *** Proof of Social Security Number required ***</p>	Location: 341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div> Filing deadline: 3/5/19 </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	